Mr. BRALEY of Iowa. Mr. Speaker, the time for comprehensive health care reform is now. Yesterday, in the House Oversight and Investigations Subcommittee, we had a hearing on the impact on small businesses of our current health care delivery system.

A constituent of mine from Davenport, Iowa, Mick Landauer, came and testified about the challenges his small business faces providing health care to its employees. The challenge is greater when you have an employee like Mick, who suffers from a critical chronic disease like congestive heart failure.

In the last 2 years, he has seen the deductibles for employees go from \$2,000 to \$4,000 to \$8,000 for single individual coverage. That is unacceptable, and that is why Democrats in the House have put forward a comprehensive health care reform bill that is going to provide small businesses with much greater opportunities to find competitively priced products for their employees.

One of the things we have to do is make sure the emphasis on coverage applies to people, no matter where they live, the number of employees they are trying to insure, and to give them more flexibility in a more competitive marketplace. That is why we need to pass this bill and pass it soon.

### STIMULUS BILL FUNDS EXPENSIVE PR SIGNS

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. Mr. Speaker, if there is one thing the Federal Government is really good at, it is wasting money, and thanks to the so-called stimulus bill, there are millions of citizen dollars floating around loose being blown by the wind of the waste-acrats.

The money is not being used to create permanent jobs in the private sector. State governments are using stimulus money for their own pet programs. But States are also required to put up stimulus signs where no projects have even started.

One New Hampshire community was told if they didn't put up a government sign, they wouldn't get any money. Pay for the stimulus boondoggle PR blitz, or no funds. And these signs cost taxpayers up to \$2,000 a piece. Now, here is one of those signs. The Feds are trying to convince people that the stimulus is a success. Of course, there is no work taking place below this sign.

It is easier to create million dollar public relations signs than it is to create real jobs. The PR propaganda campaign by the Federal Government claiming the stimulus plan is working is an expensive myth.

And that's just the way it is.

## HEALTH CARE REFORM

(Mr. BACA asked and was given permission to address the House for 1 minute.)

Mr. BACA. As we move closer to health care reform, let us not lose focus on who exactly we are trying to help.

Our seniors need help as they try to make ends meet between fixed income and increased health care costs. Our families need help as they are living paycheck by paycheck, often postponing doctor's visits. In my district in the Inland Empire, we have at least 217,000 who are uninsured, and this number keeps rising every day.

All of these individuals have nowhere else to turn to. We must not turn our backs on them. I state, we must not turn our backs on them. We have seen what a quick fix can do to health care reform. This only leads to more problems with expensive consequences.

Health care reform must include a public option, where everyone can participate and not be left out in the cold. A public option will bring down health care costs and give individuals and families a choice, instead of leaving them stranded without coverage.

I urge my colleagues to remember who this health care reform is for and not let special interests cloud the picture of real reform. Let's support health care reform.

# HEALTH CARE REFORM SHOULD NOT COST PATIENTS THEIR HEALTH CARE

(Mr. GINGREY of Georgia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. GINGREY of Georgia. Mr. Speaker, health care reform should not cost my patients their health care. In every plan, the Democrats pay for health care reform on the backs of my patients, particularly seniors and those who get health care from their employer.

Our seniors have suffered tremendously since the recession began. However, my Democratic colleagues don't think seniors have paid enough this year, so now they are asking our seniors to foot the bill for health insurance reform by cutting Medicare by \$50 billion. And despite our tough economic times, the Democrat plans would fund the health reform plan by creating massive new taxes on employers that will result in as many as 5.5 million jobs lost.

Don't believe me? Ask the 22 Democrats who signed a letter to Speaker Pelosi on July the 16th telling her that the Obama plan could increase small business taxes to 50 percent. Fifty percent, my colleagues.

Mr. Speaker, health care reform should not cost my patients their health care.

# MARKING NATIONAL SAVE FOR RETIREMENT WEEK

(Ms. SCHWARTZ asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. SCHWARTZ. I rise today to recognize National Save for Retirement Week, which started on Sunday and will last until Sunday, October 25th. This week encourages Americans to prioritize the important responsibility of saving for their retirement. I am proud that earlier this year the House of Representatives passed my resolution marking the importance of this week

Not enough Americans are putting money away for retirement. While more Americans started to save recently, we do not know yet whether this will be sustained.

According to the Employee Benefit Research Institute, less than two-thirds of workers or their spouses are currently saving for retirement, and the actual amount of retirement savings lags behind the amounts families will need to fund their retirement years. The average 401(k) account has just over \$45,000, far below the amount needed to finance retirement for most Americans.

So even in these challenging financial times, this week serves as an important reminder that for all of us it is never too early or too late to begin to save for retirement.

### SMALL BUSINESS SHOULDN'T BE PUNISHED FOR HEALTH CARE REFORM

(Mr. FLEMING asked and was given permission to address the House for 1 minute.)

Mr. FLEMING. Mr. Speaker, I have been a family physician for over 30 years, and that is why I believe the Democrat health care reform proposals being circulated in Congress right now are bad for American families, bad for American seniors, and bad for American small businesses

If we allow a government takeover of health care, a \$544 billion surtax is going to be imposed on the so-called rich to pay for this awful plan. Who are these "rich" people, Mr. Speaker? They are small business owners. Small businesses create 7 out of 10 jobs, yet we are about to cripple employers and guarantee that the 10 percent unemployment rate that we currently face will only continue to rise. The result of these new taxes on jobs will be the loss of an estimated 5.5 million jobs.

Overall, Americans will suffer \$820 billion in new taxes; another broken promise by the President. Democrats also want to impose another \$208 billion in new taxes on businesses that can't afford to pay for their employees' health care.

Why are Democrats pushing a government takeover of health care?

# FINDING DIFFERENT WAYS TO SAY NO TO HEALTH CARE REFORM

(Mr. YARMUTH asked and was given permission to address the House for 1 minute.)

Mr. YARMUTH. Mr. Speaker, our Republican colleagues continue to find different ways of saying no to the health care reform that the American people so desperately need and want. One of those outrageous ways of saying no is to claim that the government is somehow going to get between doctors and their patients.

Well, America's seniors know that is not the case, because under Medicare, doctor-patient relationships are sacred. Veterans know that is not the case, because the VA knows that doctor-patient relationships are sacred.

But the people of California don't know that. A recent study revealed that 22 percent of the claims made to insurance companies are denied. Now who is getting between the doctor and patient relationship? It is the insurance companies, not the government.

Republicans ought to figure out a way to say yes instead of no. It has been 126 days and counting since the Republican leadership said they were going to advance a plan to reform America's health care. Instead, they still find crazy ways to say no. It is time for them to join us in saying yes.

#### HEALTH CARE REFORM

(Mr. BURGESS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BURGESS. Mr. Speaker, health care reform should not cost patients their health care. Unfortunately, several of the plans that have been passed by this House and are now being written in secret in the Speaker's Office with the White House will do just that.

If it is cheaper for employers to drop employees from employer-sponsored insurance and move them into a public option, employers will do just that.

One-quarter of America's seniors who enjoy the added benefits of Medicare Advantage will lose their coverage. They get the things we want them to get: care coordination, disease management, medical homes, the things that we have told our seniors we will provide for them. And yet they will lose it under the health care reform. Millions more Americans will be moved into Medicaid.

Patients whose doctors can no longer afford their liability insurance will lose their doctor if we don't pass some sort of meaningful liability reform. Not just another study, but meaningful liability reform like we passed in Texas in 2003, and the point has been proven over the years since that has happened.

Portability should bring hundreds of more choices. We don't need a public option that will simply deliver a single additional choice.

No cuts to Medicare. America's seniors have paid, and they deserve better.

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# SAYING NO TO HEALTH CARE REFORM

(Ms. WASSERMAN SCHULTZ asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. WASSERMAN SCHULTZ. Mr. Speaker, it's been 125 days, 126 days since Representative Roy Blunt, the point man for the rumored Republican alternative health reform plan, said: I guarantee you we will provide you with a bill. Republican leaders from Governor Bobby Jindal to former Senate majority leaders Bill Frist and Bob Dole have indicated that Republicans need to work with Democrats to offer health care solutions.

But rather than coming up with a plan to lower health care costs and stop insurance companies from discriminating against you if you get sick, Republicans are choosing to be the party of "no" and the status quo.

No is not a solution. Saying no costs the average family \$1,800 in increased health costs each year. Health insurance reform is about putting the American people and doctors back in charge, not the insurance companies, to guarantee stability, lower costs, higher equality and more choices of plans. Our friends on the other side of the aisle can't run away from the fact that they have no plan, as much as they might like to. The time to act on health insurance reform is now.

# UNCERTAINTY HURTS JOB CREATION

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, Democrat policies in Washington are creating uncertainty across America. This uncertainty is chilling job creation, and small businesses have to wait and see when the next tax increase or government mandate is going to arrive. Whether it is more government intrusion into the financial sector, a national energy tax, devaluation of their dollar, a Big Government health care takeover, small businesses see a Democrat agenda that is out of touch with their needs.

Further promoting this uncertainty is the Democrats' refusal to provide the transparency they promised. Long gone are the plans to draft a health care bill in public. Now those decisions are made behind closed doors. The Democrat leadership is even refusing to hold a vote on a proposal to have all legislation available online for 72 hours.

We need to say "yes" on H.R. 3400, health insurance reform. Republicans have a bill for access and affordability, and I urge my Democrat colleagues to consider H.R. 3400.

In conclusion, God bless our troops, and we will never forget September the 11th in the global war on terrorism.

#### PUBLIC OPTION MYTH BUSTER

(Ms. EDWARDS of Maryland asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. EDWARDS of Maryland. Mr. Speaker, it's been 126 days since the Republican leadership promised a health care bill and today, 126, still no bill. Mr. Speaker, I rise today to set the record straight. The American people overwhelmingly support a robust public health option. And despite months and months of insurance companies, lobbyists and even political leaders spreading the myth that the American people don't support a public health insurance option, we have clear evidence to the contrary. A poll released by The Washington Post and ABC News earlier this week confirmed that 57 percent of Americans support a public health insurance option.

The American people realize that the current system is broken, the status quo is unacceptable and the time for real health care reform is now. But instead of supporting reform, the party of "no" 126 days later, and insurance profit-mongers continue to work to kill reform and defend a system that discriminates against people with chronic illnesses, a history of domestic violence and continues to see premiums and deductibles skyrocket, forcing 14,000 Americans each day to lose their health care coverage.

Mr. Speaker, the American people have spoken and it's time for all Members of Congress, Republicans and Democrats, to listen. They want real health care reform, a robust public option to expend coverage, create real competition and bring down costs.

## AMERICA'S RIGHT TO KNOW

(Mr. BUCHANAN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BUCHANAN. Mr. Speaker, the State of Florida leads the Nation with one of the toughest right-to-know laws in the country. Florida's strong Sunshine Law guards against back-room deals and secret negotiation by government officials. Democracy thrives best when the people are fully involved and engaged.

Along these lines, I've introduced a resolution demanding that the critical decisions made on the sweeping health care reform bill now before Congress be conducted under the watchful eye of the American people. My resolution puts the House on record against secret, closed-door deals on a health care bill that seeks to overhaul one-sixth of our country's entire economy. In the past, massive legislative measures have been written in the middle of the night by a handful of Members and staff and then quickly passed into law before the American people have had a chance to even see what the final version looks like, let alone determine how they feel about it.